Case 17-19502-MBK Doc 23 Filed 07/16/17 Entered 07/17/17 00:47/:17 Desc Imaged

Certificate of Notice Page 1 of 3

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Deutsche Bank National Trust Co.

In Re:

Demetris R. Price & Constance Price,

Debtors.

Order Filed on July 13, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-19502-MBK

Adv. No.:

Hearing Date: 7/25/17 @10:00 a.m.

Judge: Michael B. Kaplan

# ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

**DATED: July 13, 2017** 

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Demetris R. Price & Constance Price

Case No.: 17-19502-MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTORS' CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for Deutsche Bank National Trust Company as trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-B, holder of a mortgage on real property located at 1271 South 9<sup>th</sup> Street, South Plainfield, NJ 07080, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Harvey Marcus, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtors shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtors are responsible for the difference between the loss mitigation payment and the regular payment, if any, for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to obtain a loan modification by October 31, 2017 or as may be further extended by an Order Extending Loss Mitigation or an amended plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtors are seeking a loan modification;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to cure the arrears, surrender the property, or sell or refinance the property; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

### Case 17-19502-MBK Doc 23 Filed 07/16/17 Entered 07/17/17 00:47:17 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Demetris R Price
Constance Price
Debtors

NONE.

Case No. 17-19502-MBK Chapter 13

TOTAL: 0

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Jul 14, 2017

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db/jdb Demetris R Price, Constance Price, 1271 S 9th St, South Plainfield, NJ 07080-1603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-B dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Harvey I. Marcus on behalf of Joint Debtor Constance Price him@lawmarcus.com Harvey I. Marcus on behalf of Debtor Demetris R Price him@lawmarcus.com U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5